

REMARKS

In response to the May 12, 2008 Notice of Non-Compliant Amendment item #4C the amended claims are provided with the proper status identifiers.

In response to the May 12, 2008 Notice of Non-Compliant Amendment item #5 the amendment is signed.

The following in response to Office Action dated January 17, 2008:

Cancel Claim numbers 16.

Cancel drawing numbers 2, 3, 4, 5.

The Examiner states "An examination of this application reveals the applicant is unfamiliar with patent prosecution procedure."

The applicant/inventor acknowledges the Examiner's recording and elects to continue with the patent prosecution.

The Examiner states "Claim 3 is objected for the following formality: claim should not refer back to drawing."

Claim 3 is amended and the language does not refer to any drawing.

Claims 1, 3, 7, 14, 16 & 20 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claims 1, 3, 7, 14, 16 & 20 are amended to define, point out and distinctly claim the subject matter of the invention.

The Examiner states "As per claim 1, the claim has more than 1 sentence"

Claim 1 is amended to contain a single sentence.

The Examiner states "As per claim 3, the claim language, especially "precise, accurate, detailed and feasible" is imprecise.

Claim 3 is amended and removes the imprecise language.

The Examiner states "As per claim 7, the claim language, "budgeting" is imprecise, and it clouds the meaning of the claim.

Claim 7 is amended and replaces the imprecise language with precise language.

The Examiner states "As per claim 14, the claim language is indefinite and provides no further limitation of the invention.

Claim 14 is amended and replaces indefinite language with language that is more definite and with limits.

The Examiner states "As per claim 16, the claim language "the entire budget is available to be used by the budget" is imprecise. It is unclear as to whether the budget here means debt or other financial exposure.

Claim 16 is canceled

The Examiner states "As per claim 20, the claim language "quickly" is imprecise.

Claim 20 is amended and removes "quickly"

Claim 1-3, 5-11, 16, 17, 19, and 20 are rejected under 35 U.S.C. 103(a) as being unpatentable under VanLeeuwen (Pub. No. US 2002.01233949) in view of Smith (Pub. No.: 2006/0064366)

Rejection of Claim 1-3, 5-11, 16, 17, 19, and 20 are not addressed in this writing and will be addressed in a future writing.

Claim 4, 12-15, and 18 are rejected under 35 U.S.C. 103(a) as being unpatentable under VanLeeuwen (Pub. No. US 2002.01233949) in view of Smith (Pub. No.: 2006/0064366) and further in view of Official Notice.

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Amdt. Dated June 13, 2008
Reply to Office Action of January 17, 2008

Rejection Claim 4, 12-15, and 18 are not addressed in this writing and will be addressed in a future writing.

In view of the above, it is submitted that the claims are in condition for allowance. Reconsideration of the rejections and objections is requested. Applicant respectfully requests that a timely Notice of Allowance be issued in this case.

Respectfully Submitted,



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